

EXHIBIT 5

State: Pennsylvania **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2021 Choice 2 & 2.1_Round 7
Project Name/Number: 2021 Choice 2 & 2.1_Round 7/7042

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Rate Tables [PA Choice 2.1 Classic Select Rate Tables.pdf](#)

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Supporting Document

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Transmittal Letter (A&H) [PA Choice 2_2.1 nAARP Cover Letter 20210615.pdf](#)

Actuarial Memorandum (Public) [PA Choice 2_2.1 nAARP Public Memo 20210615.pdf](#)

Sample Policyholder Notifications [FBO Standard Policyholder Letter Template_PA.pdf](#)

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State: Pennsylvania **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2021 Choice 2 & 2.1_Round 7
Project Name/Number: 2021 Choice 2 & 2.1_Round 7/7042

Filing at a Glance

Company: Genworth Life Insurance Company
Product Name: 2021 Choice 2 & 2.1_Round 7
State: Pennsylvania
TOI: LTC03I Individual Long Term Care
Sub-TOI: LTC03I.001 Qualified
Filing Type: Rate - Other (Not M.U. or G.I. Product)
Date Submitted: 06/21/2021
SERFF Tr Num: GEFA-132882371
SERFF Status: Closed-Approved
State Tr Num: GEFA-132882371
State Status: Approved
Co Tr Num: 2021 CHOICE 2 & 2.1_ROUND 7

Effective
Date Requested: On Approval
Author(s): Richard Cromwell, Ronald Jackson, Camisha Jones
Reviewer(s): Jim Laverty (primary)
Disposition Date: 09/09/2021
Disposition Status: Approved
Effective Date:

State: Pennsylvania **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2021 Choice 2 & 2.1_Round 7
Project Name/Number: 2021 Choice 2 & 2.1_Round 7/7042

General Information

Project Name: 2021 Choice 2 & 2.1_Round 7 Status of Filing in Domicile: Authorized
 Project Number: 7042 Date Approved in Domicile: 08/18/2020
 Requested Filing Mode: Review & Approval Domicile Status Comments: N/A
 Explanation for Combination/Other: Market Type: Individual
 Submission Type: New Submission Individual Market Type:
 Overall Rate Impact: 20% Filing Status Changed: 09/09/2021
 Deemer Date: State Status Changed: 09/09/2021
 Submitted By: Ronald Jackson Created By: Ronald Jackson
 Corresponding Filing Tracking Number: GEFA-132882395
 State TOI: LTC03I Individual Long Term Care

Filing Description:

RE:Genworth Life Insurance Company (GLIC)

Company NAIC No: 70025

Non-AARP Policy Forms: 7042 et al, 7044 et al, 7042 Rev et al, 7044 Rev et al

The referenced filing is a Long Term Care (LTC) rate schedule change request submitted for your review and applies to the referenced policy forms.

AARP policies sold in Pennsylvania are subject to contractual agreements with AARP governing rate increases. As a result, AARP policies are being filed separately from Non-AARP policies.

In this filing, GLIC requests a premium rate increase of 54.3% on the above-mentioned policy forms. In the submitted actuarial memorandum, we include detailed rate increase justification, and we demonstrate that this premium rate increase satisfies Long Term Care regulatory requirements of Pennsylvania and the Rate Stability regulation.

GLIC will offer insureds affected by the premium increase several alternative options to change their benefits in order to maintain a premium rate level reasonably similar to what they were paying prior to the rate increase. The benefit and rate combinations are consistent with the rate tables approved by the Department. Details on the available alternative options are presented in section 6 of the Actuarial Memorandum.

Thank you for your assistance in reviewing this filing.

Company and Contact

Filing Contact Information

Ronald N. Jackson, Contract Analyst ronald.jackson@genworth.com
 Product Compliance 804-289-6725 [Phone]
 P O Box 27601 804-281-6916 [FAX]
 Richmond, VA 23261-7601

State: Pennsylvania **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2021 Choice 2 & 2.1_Round 7
Project Name/Number: 2021 Choice 2 & 2.1_Round 7/7042

Filing Company Information

Genworth Life Insurance Company	CoCode: 70025	State of Domicile: Delaware
6610 W Broad Street	Group Code: 4011	Company Type: LifeHealth &
Richmond, VA 23230	Group Name:	Annuity
(804) 281-6600 ext. [Phone]	FEIN Number: 91-6027719	State ID Number:

State: Pennsylvania **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2021 Choice 2 & 2.1_Round 7
Project Name/Number: 2021 Choice 2 & 2.1_Round 7/7042

Filing Fees

State Fees

Fee Required? Yes
Fee Amount: \$100.00
Retaliatory? Yes
Fee Explanation: DE, the domiciliary state, requires \$100 for a rate filing.
Per Company: Yes

Company	Amount	Date Processed	Transaction #
Genworth Life Insurance Company	\$100.00	06/21/2021 05:35 PM	203424448
EFT Total	\$100.00		

State: Pennsylvania
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2021 Choice 2 & 2.1_Round 7
Project Name/Number: 2021 Choice 2 & 2.1_Round 7/7042

Filing Company: Genworth Life Insurance Company

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Jim Laverty	09/09/2021	09/09/2021

Objection Letters and Response Letters

Objection Letters

Status	Created By	Created On	Date Submitted
Disapproved	Jim Laverty	08/26/2021	08/26/2021
Disapproved	Jim Laverty	07/03/2021	07/03/2021

Response Letters

Responded By	Created On	Date Submitted
Richard Cromwell	09/02/2021	09/02/2021
Ronald Jackson	07/16/2021	07/16/2021

State:	Pennsylvania	Filing Company:	Genworth Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	2021 Choice 2 & 2.1_Round 7		
Project Name/Number:	2021 Choice 2 & 2.1_Round 7/7042		

Disposition

Disposition Date: 09/09/2021

Effective Date:

Status: Approved

Comment: Sept 9, 2021

Ronald N. Jackson, Contract Analyst
 Genworth Life Insurance Company
 P O Box 27601
 Richmond, VA 23261-760

RE: Proposed aggregate 54.3% increase on 13,687 Non- AARP policyholders of Genworth LTC forms 7044 & 7044 Rev (also called CHOICE 2 & 2.1).
 Pennsylvania Insurance Department ID # GEFA-132882371

RE: Proposed aggregate 52.6% increase on 732 AARP policyholders of Genworth LTC forms 7044 & 744 Rev (also called CHOICE 2 & 2.1).
 Pennsylvania Insurance Department ID # GEFA-132882395

Dear Ronald N. Jackson:

The Department approves a 20% increase on the above captioned forms.

Sincerely,

James Laverty, FSA, MAAA
 Actuary
 Bureau of Life, Accident and Health Insurance

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
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State: Pennsylvania
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2021 Choice 2 & 2.1_Round 7
Project Name/Number: 2021 Choice 2 & 2.1_Round 7/7042

Filing Company:

Genworth Life Insurance Company

Genworth Life Insurance Company	20.000%	20.000%	\$9,563,025	13,687	\$47,815,124	20.000%	20.000%
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Schedule	Schedule Item	Schedule Item Status	Public Access
Rate (revised)	Rate Tables		Yes
Supporting Document	Transmittal Letter (A&H)		Yes
Supporting Document	Actuarial Certification (A&H)		Yes
Supporting Document	Advertisements (A&H)		Yes
Supporting Document	Authorization to File (A&H)		Yes
Supporting Document	Insert Page Explanation (A&H)		Yes
Supporting Document	Rate Table (A&H)		Yes
Supporting Document	Replacement Form with Highlighted Changes (A&H)		Yes
Supporting Document	Advertisement Compliance Certification		Yes
Supporting Document	Reserve Calculation (A&H)		Yes
Supporting Document	Variability Explanation (A&H)		Yes
Supporting Document	Actuarial Memorandum (Public)		Yes
Supporting Document	Sample Policyholder Notifications		Yes
Supporting Document	Response Letter (7/16/21)		Yes

State: Pennsylvania **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2021 Choice 2 & 2.1_Round 7
Project Name/Number: 2021 Choice 2 & 2.1_Round 7/7042

Objection Letter

Objection Letter Status Disapproved
Objection Letter Date 08/26/2021
Submitted Date 08/26/2021
Respond By Date

Dear Ronald N. Jackson,

Introduction:

Aug 26, 2021

Ronald N. Jackson, Contract Analyst
Genworth Life Insurance Company
P O Box 27601
Richmond, VA 23261-760

RE: Proposed aggregate 54.3% increase on 13,687 Non- AARP policyholders of Genworth LTC forms 7044 & 7044 Rev (also called CHOICE 2 & 2.1).

Pennsylvania Insurance Department ID # GEFA-132882371

RE: Proposed aggregate 52.6% increase on 732 AARP policyholders of Genworth LTC forms 7044 & 744 Rev (also called CHOICE 2 & 2.1).

Pennsylvania Insurance Department ID # GEFA-132882395

Dear Ronald N. Jackson:

The captioned filing has been reviewed by the Pennsylvania Insurance Department. It has been determined that the filing fails to meet the requirements of our Insurance Company Laws or regulations and is therefore disapproved pursuant to the authority granted under Section 304(a) of Act 134, the Accident and Health Filing Reform Act. In the event you have any questions regarding the stated concerns, please feel free to contact the Department for further clarification.

The disapproved filing may be resubmitted within 120 days of the date of disapproval. If the Department does not hear from you within 120 days, the subject filing will be permanently closed. Such filings resubmitted after 120 days must be submitted as a new filing, inclusive of appropriate filing fees and disclosure of the closed filing SERFF tracking number.

The Department cannot approve this filing as submitted but we can offer a 20% increase on this block.

If Genworth would like to accept our offer, then please respond with an acceptance letter.

Sincerely,

James Laverty, FSA, MAAA
Actuary
Bureau of Life, Accident and Health Insurance

Conclusion:

Sincerely,

State: Pennsylvania **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2021 Choice 2 & 2.1_Round 7
Project Name/Number: 2021 Choice 2 & 2.1_Round 7/7042

Jim Laverty

State: Pennsylvania **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2021 Choice 2 & 2.1_Round 7
Project Name/Number: 2021 Choice 2 & 2.1_Round 7/7042

Objection Letter

Objection Letter Status Disapproved
 Objection Letter Date 07/03/2021
 Submitted Date 07/03/2021
 Respond By Date

Dear Ronald N. Jackson,

Introduction:

July 3, 2021

Ronald N. Jackson, Contract Analyst
 Genworth Life Insurance Company
 P O Box 27601
 Richmond, VA 23261-760

RE: Proposed aggregate 54.3% increase on 13,687 Non- AARP policyholders of Genworth LTC forms 7044 & 7044 Rev (also called CHOICE 2 & 2.1).

Pennsylvania Insurance Department ID # GEFA-132882371

Dear Ronald N. Jackson:

The captioned filing has been reviewed by the Pennsylvania Insurance Department. It has been determined that the filing fails to meet the requirements of our Insurance Company Laws or regulations and is therefore disapproved pursuant to the authority granted under Section 304(a) of Act 134, the Accident and Health Filing Reform Act. In the event you have any questions regarding the stated concerns, please feel free to contact the Department for further clarification.

The disapproved filing may be resubmitted within 120 days of the date of disapproval. If the Department does not hear from you within 120 days, the subject filing will be permanently closed. Such filings resubmitted after 120 days must be submitted as a new filing, inclusive of appropriate filing fees and disclosure of the closed filing SERFF tracking number.

Please furnish the following information to the Department.

1. *Why does Exhibit I from filing GEFA-132882371 (non-AARP) and filing GEFA-132882395 (the AARP filing) differ slightly?*
2. *Please provide a table in an Excel spreadsheet (perhaps similar to Exhibit I) which shows the historical and projected nationwide earned premium and incurred claims on a calendar year basis assuming no rate increase is granted. Please restate the historical and projected earned premium so that the business from inception appears to have been all been earned at the current Pennsylvania rate level.*
3. *Please provide a table in an Excel spreadsheet (perhaps similar to Exhibit I) which shows the historical and projected nationwide earned premium and incurred claims on a calendar year basis assuming no rate increase is granted. Please restate the historical and projected earned premium so that the business from inception appears to have been all been earned at the original rate level. The original rate level is the rate level that would have existed if no increase was ever granted on any policy nationwide.*
4. *How many AARP 7044 & 744 Rev policies were issued nationwide? How many AARP 7044 & 7044 Rev policies remain in force nationwide?*
5. *How many Non-AARP 7044 & 744 Rev policies were issued nationwide? How many Non-AARP 7044 & 7044 Rev policies remain*

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in force nationwide?

6. Please provide the cumulative weighted average increase granted on the combined block (i.e. AARP and Non-AARP) in PA as a single number.

Sincerely,

*James Laverty, FSA, MAAA
Actuary
Bureau of Life, Accident and Health Insurance*

Conclusion:

*Sincerely,
Jim Laverty*

State:	Pennsylvania	Filing Company:	Genworth Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	2021 Choice 2 & 2.1_Round 7		
Project Name/Number:	2021 Choice 2 & 2.1_Round 7/7042		

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	09/02/2021
Submitted Date	09/02/2021

Dear Jim Laverty,

Introduction:

Response 1

Comments:

GLIC accepts the Departments offer to approve a 20% rate increase. However, GLIC believes the experience justifies a larger increase, as detailed in our original request. GLIC anticipates filing subsequent rate increases in the future, as justified by our experience.

Please see the following files for the updated rate tables:

[PA Choice 2 Classic Select Rate Tables.pdf](#)

[PA Choice 2.1 Classic Select Rate Tables.pdf](#)

[PA Choice 2 Privileged Choice Rate Tables.pdf](#)

[PA Choice 2.1 Privileged Choice Rate Tables.pdf](#)

Regards,

Matthew E. Haladay, FSA, MAAA
AVP & Actuary, In-Force Pricing
Genworth Life Insurance Company

Date: September 1, 2021

Changed Items:

No Form Schedule items changed.

State: Pennsylvania **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2021 Choice 2 & 2.1_Round 7
Project Name/Number: 2021 Choice 2 & 2.1_Round 7/7042

Rate/Rule Schedule Item Changes

Item No.	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments	Date Submitted
1	Rate Tables	7042 et al	Revised	Previous State Filing Number: GEFA-132390438 Percent Rate Change Request: 20	PA Choice 2 Classic Select Rate Tables.pdf, PA Choice 2 Privileged Choice Rate Tables.pdf, PA Choice 2.1 Classic Select Rate Tables.pdf, PA Choice 2.1 Privileged Choice Rate Tables.pdf,	09/02/2021 By: Richard Cromwell

No Supporting Documents changed.

Conclusion:

*Sincerely,
Richard Cromwell*

State: Pennsylvania **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2021 Choice 2 & 2.1_Round 7
Project Name/Number: 2021 Choice 2 & 2.1_Round 7/7042

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	07/16/2021
Submitted Date	07/16/2021

Dear Jim Laverty,

Introduction:

In reply to comments received July 3, 2021:

Response 1

Comments:

We ask you to review the response letter and associated exhibits.

Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Supporting Document Schedule Item Changes

Satisfied - Item:	Response Letter (7/16/21)
Comments:	
Attachment(s):	PA_Choice 2 & 2.1 Objection 1 Response 20211026.pdf

Conclusion:

If there are any questions you may contact us using the information provided.

Email: ronald.jackson@genworth.com

Phone #: (804) 289-6725

Fax #: (804) 922-8513

Sincerely,

Ronald Jackson

State: Pennsylvania **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2021 Choice 2 & 2.1_Round 7
Project Name/Number: 2021 Choice 2 & 2.1_Round 7/7042

Post Submission Update Request Processed On 09/09/2021

Status: Allowed
 Created By: Richard Cromwell
 Processed By: Jim Laverty
 Comments:

General Information:

Field Name	Requested Change	Prior Value
Overall Rate Impact	20	54.3

Company Rate Information:

Company Name: Genworth Life Insurance Company

Field Name	Requested Change	Prior Value
Overall % Indicated Change	20.000%	54.300%
Overall % Rate Impact	20.000%	54.300%
Written Premium Change for this Program	\$9563025	\$25963612
Maximum %Change (where required)	20.000%	54.300%
Minimum %Change (where required)	20.000%	54.300%

State: Pennsylvania **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2021 Choice 2 & 2.1_Round 7
Project Name/Number: 2021 Choice 2 & 2.1_Round 7/7042

Rate Information

Rate data applies to filing.

Filing Method: SERFF

Rate Change Type: Increase

Overall Percentage of Last Rate Revision: 20.000%

Effective Date of Last Rate Revision: 08/31/2020

Filing Method of Last Filing: SERFF

SERFF Tracking Number of Last Filing: GEFA-132390438

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
Genworth Life Insurance Company	20.000%	20.000%	\$9,563,025	13,687	\$47,815,124	20.000%	20.000%

State: Pennsylvania **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2021 Choice 2 & 2.1_Round 7
Project Name/Number: 2021 Choice 2 & 2.1_Round 7/7042

Rate/Rule Schedule

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments
1		Rate Tables	7042 et al	Revised	Previous State Filing Number: GEFA-132390438 Percent Rate Change Request: 20	PA Choice 2 Classic Select Rate Tables.pdf, PA Choice 2 Privileged Choice Rate Tables.pdf, PA Choice 2.1 Classic Select Rate Tables.pdf, PA Choice 2.1 Privileged Choice Rate Tables.pdf,

State: Pennsylvania **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2021 Choice 2 & 2.1_Round 7
Project Name/Number: 2021 Choice 2 & 2.1_Round 7/7042

Supporting Document Schedules

Satisfied - Item:	Transmittal Letter (A&H)
Comments:	
Attachment(s):	PA Choice 2_2.1 nAARP Cover Letter 20210615.pdf
Item Status:	
Status Date:	
Satisfied - Item:	Actuarial Certification (A&H)
Comments:	The certification is in the Actuarial Memorandum.
Attachment(s):	
Item Status:	
Status Date:	
Bypassed - Item:	Advertisements (A&H)
Bypass Reason:	Not applicable and/or not required for this filing.
Attachment(s):	
Item Status:	
Status Date:	
Bypassed - Item:	Authorization to File (A&H)
Bypass Reason:	There is no third party involved with this filing.
Attachment(s):	
Item Status:	
Status Date:	
Bypassed - Item:	Insert Page Explanation (A&H)
Bypass Reason:	Not applicable and/or not required for this filing..
Attachment(s):	
Item Status:	
Status Date:	
Satisfied - Item:	Rate Table (A&H)
Comments:	The Rate Tables are attached to the Rate/Rule Schedule tab, as required.
Attachment(s):	
Item Status:	
Status Date:	

State: Pennsylvania **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2021 Choice 2 & 2.1_Round 7
Project Name/Number: 2021 Choice 2 & 2.1_Round 7/7042

Bypassed - Item:	Replacement Form with Highlighted Changes (A&H)
Bypass Reason:	Not applicable and/or not required for this filing.
Attachment(s):	
Item Status:	
Status Date:	
Bypassed - Item:	Advertisement Compliance Certification
Bypass Reason:	Not applicable and/or not required for this filing.
Attachment(s):	
Item Status:	
Status Date:	
Bypassed - Item:	Reserve Calculation (A&H)
Bypass Reason:	Any applicable reserve calculations are included in the actuarial memorandum and/or supplements.
Attachment(s):	
Item Status:	
Status Date:	
Bypassed - Item:	Variability Explanation (A&H)
Bypass Reason:	Not applicable and/or not required for this filing.
Attachment(s):	
Item Status:	
Status Date:	
Satisfied - Item:	Actuarial Memorandum (Public)
Comments:	
Attachment(s):	PA Choice 2_2.1 nAARP Public Memo 20210615.pdf
Item Status:	
Status Date:	
Satisfied - Item:	Sample Policyholder Notifications
Comments:	
Attachment(s):	FBO Standard Policyholder Letter Template_PA.pdf Standard Policyholder Letter Template.pdf
Item Status:	
Status Date:	

State: Pennsylvania **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2021 Choice 2 & 2.1_Round 7
Project Name/Number: 2021 Choice 2 & 2.1_Round 7/7042

Satisfied - Item:	Response Letter (7/16/21)
Comments:	
Attachment(s):	PA_Choice 2 & 2.1 Objection 1 Response 20211026.pdf
Item Status:	
Status Date:	